

GUIDELINES FOR TREASURERS



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CAMPING AND CARAVANNING CLUB LIMITED

Finance for Regions/D.A's, and Sections/Areas

Introduction

The responsibility for dealing with the Club's finances lies with the Club Treasurer who delegate's day-to-day accounting matters to the Director General. The Club employs a Finance and HR Director who is a full time member of staff and is a qualified Accountant. The Finance Department at Headquarters employs a team of Accounting Staff who report to the Director of Finance.

As an incorporated Limited by Guarantee Company, the Club has to comply with the Companies Act regarding accounting procedures, and the preparation of Annual Accounts for presentation at the Club AGM. For this work the Club employs one of the leading firms of professional Accountants to audit our Annual Accounts.

Although not covered by statute, similar strict control has to be applied to the financial affairs of Regions, DA's, Sections and Section Areas.

Appointment of Treasurers

Treasurers have a very responsible position within the Club and it is clearly of the utmost importance that members appointed to this position should be trustworthy, responsible and competent in basic accounting procedure. The Unit Committee appoints the Unit Treasurer and the appointment is reported to the AGM. The AGM does not have a vote of approval or otherwise.

As shown in the Constitution, all Treasurers are appointed annually no later than the 2nd Saturday in November preceding the start of the Financial Year (1st January). Notification of Treasurer Details for the following year must be forwarded to HQ on the form provided by the last weekend in December. This will allow preparation for the issue of the Online Cashbook to all Treasurers by the 1st week in January.

If a vacancy for the Office of Treasurer arises, for any reason, between AGM's a new Treasurer may be appointed by the committee, commencing with immediate effect. DAs/Section Areas must immediately report the appointment to the Region Secretary/Section National Secretary and Region and National Section appointments must be reported to the Director General.

If not already a member of the Committee the Treasurer shall be accorded full speaking and voting powers. The appointment shall be reported to the next AGM.

If possible, Treasurers should not combine their office in the unit with any other and they should not be related to, or reside in the same household as any other Officer, Committee Member, or Auditor.

The Region/Section Treasurer must not hold office as Treasurer in any other unit within the Club and should see that all DAs/Section Areas within the Region/Section and any other units under the jurisdiction of the Region/Section elect a Treasurer and Auditors in accordance with the unit constitution.

Responsibilities

All Treasurers must operate the simple Online cashbook accounting system as provided by the Club.

H.M. Revenue & Customs regulations require all supporting documentation to be retained for a **statutory period of 6 years plus the current year.**

The Treasurer is directly responsible to the members of their Unit to ensure all expenditure is in accordance with the powers and decisions of their Committee and that any financial activity is not contrary to the principles laid down by the National Council or any other rules of the Club.

The Treasurer should make themselves familiar with the Articles of Association of the Club the Constitution for Regions/D.A's/Sections as appropriate and the Voluntary Officer's Manual.

The Regional Treasurer has to oversee and provide support to each of their District Associations and report to their Regional Council regarding District Association accounts, as do Section Treasurers in respect of their various units.

At intervals of no more than three months Treasurers must produce for their committee an up to date Balance Sheet and Receipts and Payments Account, together with a Bank Statement and Bank Reconciliation to prove the cashbook balance. The Committee Minutes must record the presentation or otherwise of the above. The Chairman of the meeting must sign the Bank Statement to verify the balance has been checked. The Finance Department at Greenfields House also requires a copy of the Cashbook together with a VAT Summary, Receipts and Payments Account plus a Balance Sheet on a quarterly basis. The Finance Department will obtain copies from the Online Cash Book directly. The dates that information will be obtained from the Online account, after lockdown of the relevant Quarter at HQ are detailed on page 13.

Bad/Outstanding Debts

Regions/DAs/Sections/Section Areas may from time to time experience a problem with bad debts usually members who attend a H.S. or Meet and leave without paying the fees due.

In general it is because members have genuinely forgotten to pay before leaving, and once reminded, will forward payment immediately. Occasionally these members do not pay even after being sent a reminder.

The Club has a strict policy for dealing with these matters which is detailed in **Green paper 2.11**

It is important to ensure that persons acting as Booking Officers or Stewards adopt the correct practice when dealing with payments by cheque:

- 1. Advance Payments by Post.**

Cheques must be paid into the bank without delay giving sufficient time for them to be cleared before the goods/service for which payment was made is provided.

- 2. Payment in Person.** Cheques may still be accepted, but every effort must be made to bank them as soon as possible.

Banking

The Region/DA/Section/Section Area Treasurer must operate a current bank account in the name of the Region/DA/Section and all monies received must be paid into the account. Cheques drawn on the account must bear **TWO SIGNATURES**, such signatories normally being two of the following officers: Chairman, Secretary and Treasurer. The Treasurer should sign all cheques supported by one of the above mentioned signatories, but for practical purposes it may, from time to time, be necessary for withdrawals to bear the signature of the Chairman and Secretary. **THE SIGNING OF BLANK CHEQUES IN ADVANCE OF REQUIREMENT IS NOT PERMITTED and both signatories to one cheque must not be either closely related or reside in the same household.** The keeping of money at home is to be avoided; it should be banked as quickly as possible. **THE HOLDING OF CLUB MONEY IN A PERSONAL ACCOUNT IS NOT ALLOWED.**

Any unit using an Online Banking facility must ensure that it follows the guidelines as specified in the relevant Green Paper 2.8 issued January 2017.

Should any Unit wish to hold a second Current Account, for any purpose, prior approval must be obtained in writing from the Club Treasurer.

Current accounts that pay interest may be used but the interest must be paid net to avoid the implications of Corporation Tax.

All money received, from whatever source, should be entered onto the cashbook as CASH received or cheques BANKED - without deduction. Any petty cash expenditure must be entered as a payment as cash into the cashbook but, where possible, general expenses should be settled by cheque.

Receipts should be given for all money received from a duplicate receipt book and the carbon copy retained. A similar duplicate book should be used for all cash payments. The amount of cash held should be kept as low as possible, with any excess being transferred to the current account. **All income received will be treated as vatable unless documentation is held to prove otherwise.**

Headquarters Deposit Account

To satisfy both External Audit and HQ requirements and to help monitor the control of cash, all surplus funds should be placed in a Headquarters Deposit Account, as per Green Paper 2.20. It is recommended that funds should be split 45% to the Unit Current Account and 55% to the HQ deposit account.

Any funds placed in a Headquarters Deposit Account attract an interest at a rate that is above current market rates.

Withdrawals from the Headquarters Deposit Account, to be credited to the Unit Current Account, can be made on demand and are usually transacted within ten working days. Forms are available from the appendices at the back of these guidelines and are also available by email from Unit Support at HQ.

Headquarters Deposit Account statements are sent to National Sections monthly, due to attributed membership. Section Areas, DAs and Regions statements are issued annually in the first week of January to allow Treasurers to agree their HQ Deposit Account balance and allow any discrepancies to be rectified before the lockdown of the cashbook on the 25th January.

Finance

The Club is a Limited by Guarantee organisation and is liable for Corporation Tax and VAT. Under HM Revenue and Customs rules all Regions, DAs and Sections are considered to be part of the Club and must account for VAT accordingly.

DA's/Sections are self-financing. Regions are able to obtain grants from Headquarters for specific items and in cases of necessity. Applications should in the first instance be made to the Honorary Treasurer for his support and approval as per Green Paper 2.15.

Regions are eligible for an Administration Grant from Headquarters, the terms of which may be varied as notified from time to time so please reference Green Paper 2.9 for clarification.

All Administration Grant claims submitted to the Club Hon Treasurer must be **net of VAT**.

It is advisable for Region Treasurers to be readily able to identify expenditure incurred solely for the administration of the Region, as this will be required should the Region make a claim for a top-up payment to the basic Administration Grant. Photocopies of the backup documentation are not required to present to HQ but a list of expenses in a spreadsheet format (net of VAT), will be necessary, which can be submitted by either post or Email (scan) to Unit Support.

Using the Club's Online Cashbook it is possible to create a sub-account to record allowable administration expenditure.

Many Regions/ DAs/Sections/Section Areas have money that is allocated to their Youth members. All transactions relating to Youth funds should be recorded in a separate Youth Sub-account.

The use of separate Cashbooks for such items as Youth, Holiday Sites, and Region Meet etc. must be avoided and use made of the facility within the Cashbook to create sub-accounts for the purpose of analysis.

The Club's Articles of Association prohibit Units donating to organisations out of member's funds. Money clearly raised for charitable purposes can of course be given to charity and donations can be made to organisations in return for services provided. Small donations to charitable organisations in lieu of floral tributes etc. are also acceptable. In all cases such items should have committee approval and be recorded as such in Unit minutes. If in doubt please contact your Regional Treasurer or The Club Treasurer who will advise you. Such items must be entered as Out of Scope with regard to VAT.

The use of online donation sites such as Just Giving should not be used.

Procedures

All Treasurers must use the standard Online Cash Book that has been designed by the Club.

Access to the Online cashbook is available from the Unit Support Team in the Finance Department at Club Headquarters. Once a Treasurer Details form for the forthcoming year has been forwarded to the Unit Support team, the incoming Treasurer will be contacted to arrange for a unique Google account to be created, which will then allow them access to the Online cashbook.

Workbook instructions on how to use the cashbook will be issued at the same time as the cashbook link is shared (by email). These will also be available under the Voluntary Officers section of the Camping & Caravanning Club website.

Regional or National Section Treasurers will have ‘view access’ to all cashbooks within their remit, which will help them to support their Treasurers in their duties. If however a Regional or Section Treasurers are unable to answer any query forwarded by their Treasurers, they can ask for the further email support that is available via the Unit Support team at; treasurer.inbox@campingandcaravanningclub.co.uk

Bank statements should be obtained monthly if possible and should be requested from the bank if they are no longer sent automatically. Alternatively, statements can be sourced via Online banking facilities, when available, with reference to Green Paper 2.8. The statement balance should be reconciled to the ‘Total Monies Analysis’ found at the bottom of the quarterly Vat Summary report sheet and the Cash Book balance.

The ‘Balance per your Books/VAT summary’ is the cumulative receipts in the bank column less the cumulative payments in the bank column. The Computed Book balance is the Bank statement balance plus deposits on the cashbook not yet presented to bank, minus any unrepresented cheques. These two balances should reconcile to show no difference.

The method for this is available in the Cashbook Workbook instructions. You will need to do the following checks to ensure your Cashbook and Reports are correct:

- The Bank Reconciliation balances
- No warning errors are showing on the account
- The CONTRA balances on the Receipts and Payments quarterly worksheet.
- The VAT rates are set correctly at the column headings on the Receipts Q1 worksheet.
- The figures in the VAT Summary and ‘Total Monies Analysis’ correctly auto populate from the Cashbook.
- The VAT figures in the Balance Sheet agree to the Cashbook and VAT Summaries.
- The Cash in Hand figure held locally, balances to the ‘Total Monies Analysis’ found on the VAT Summary on each Quarter.
- The HQ deposit account balance on the Balance sheet balances to the statement provided by the finance department at HQ and includes any accrued interest which should be entered onto the worksheets by the Treasurer.

Headquarters Deposit Account statements are sent to National Sections monthly, due to attributed membership. Section Areas, DAs and Regions statements are issued annually in the first week of January to allow Treasurers to agree their HQ Deposit Account balance and allow any discrepancies to be rectified before the lockdown of the cashbook on the 25th January.

All records of any income or expenditure must be kept by the Treasurer e.g. receipt books, invoices, Meet sheets, Holiday Site attendance sheets etc. to support the totals entered into the cashbook

Headquarters will 'lock down' the Cash Book to review, at the end of each quarter in order for the Quarterly VAT to be calculated. Where there is no movement in a Unit's accounts in any quarter then it is requested that an email is sent to Unit Support to verify that there is a nil return for that quarter. It is no longer necessary to attach a copy of the account to the Unit Support team to notify them of the completion of each quarters' account.

Financial Quarter Dates are as follows:-

1 st January	-	31 st March
1 st April	-	30 th June
1 st July	-	30 th September
1 st October	-	31 st December

The final quarter for the financial year 1st October – 31st December will be reviewed by HQ by the 25th January. Any adjusted balances that are received after this date must be included in the following year's cash book.

Audited Accounts

Audited accounts must be presented to the Unit Exec Committee and where possible the Unit Committee for approval no less than 7 days prior to the AGM.

1. Each **Unit Treasurer** must present for the AGM the following copies:
 - a. Balance Sheet (*available from Online Cashbook*)
 - b. Receipts and Payments Report (*available from Online Cashbook*)
 - c. Current Bank Reconciliation Report (*available from Online Cashbook- Quarterly copies are recommended*)
 - d. Final HQ Deposit account statement (*prepared by HQ*)
 - e. List of Receipts and Payments for CCY and each Holiday Site and Large Meet (if any). Holiday Site reference numbers must be shown.
 - f. Inventory of Unit Equipment (if any)
 - g. Inventory of Regalia and any other stocks held (if any)
 - h. List of prepayments made (if any)
 - i. Copy of Treasurers written report (if any)
 - j. Copy of signed Auditors certificate and report.

Actual Bank statements are no longer required to be presented as part of the AGM pack as they contain confidential account information but form part of the following two report packs.

These must then be held locally in accordance with H.M. Revenue & Customs regulations which require all supporting documentation to be retained for a statutory period of 6 years plus the current year.

2. **Your Regional/Section Treasurer is able to view the Online account but will require the Unit Treasurer to send to them the following copies by the 14th February; Scanned copies are allowable and can be emailed.**
 - Copy of final current bank account statement and final HQ account statement
 - Inventory of Unit Equipment (if any)
 - Inventory of Regalia and any other stocks held (if any)
 - Copy of Treasurers written report (if any)
 - Copy of signed Auditors certificate and report.

3. **Items for presentation by the Regional/Section Treasurer to The Honorary Treasurer at HQ; Scanned copies are allowable and can be emailed.**

- Copy of final current bank account statement
- Copy of signed Auditors certificate and report

Copies for each DA/ Section Area under the jurisdiction of the Region/Section are required, as well as for the Region/Section itself.

These are to be sent to Unit Support at The Camping and Caravanning Club on behalf of the Hon Treasurer at Headquarters by the 7th March.

Auditors

It is preferable to have two auditors, but one is acceptable if a second cannot be found.

Auditors must be elected at the Unit AGM and may be completely independent of the Club but **cannot** be proposed by the Treasurer. They shall neither be members of, nor related to members of the Committee or each other and must not reside in the same household.

Auditors represent the members of the Region/DA/Section/Section Area and have the right to see any papers or ask for any information to be provided on any matter related to the financial affairs and accounts that they have been appointed to audit. The Auditors have a duty to ensure that any expenditure is in accordance with Committee approval and as such should be provided with copies of the Unit minutes.

Auditors are required to make the following checks:

1. That the Treasurers keep an audit trail.
2. That the balances brought forward in the cashbook from the previous years audited annual accounts have been entered in the cashbook.
3. That the total of the Cash, Bank and HQ account columns equal the total analysis of what the income or expenditure relates to.
4. If an Online Banking facility is used, all guidelines specified in the relevant Green Paper 2.8 must be adhered to.
5. All entries in the cashbook are entered in the right columns and are set to the correct VAT rate.
6. All monies received for all events/functions, must first been entered into the cashbook correctly as cash in the Cash Column and cheques in the Bank Column and analysed correctly to allow for Output VAT to be calculated correctly - even if it is to be paid directly out to a third party.
Any monies remaining after any petty cash payments must then be banked regularly and entered onto the cashbook as a 'cash to bank' deposit.
7. Any payments are authorised by the committee and recorded in minutes in accordance with Green Paper 2.3.
8. All the cash held including floats has been banked at the end of the year and accounted for.

9. Bank reconciliations have been completed to reconcile the cashbook to the bank statement, HQ account and cash in hand at the end of each quarter.
10. A separate written report should be provided for any stock, including Regalia and equipment. Any account entries relating to future events should be identified onto the Online Cashbook.
11. Receipts and payments must be identified and reported for each individual Holiday Site and large Meet. The use of a sub-account within the cashbook is recommended for this purpose.

The attention of the AGM, the Committee and the Region/Section Treasurer or Club Treasurer must be drawn to any discrepancies arising from the audit.

Headquarters provide an Auditors Certificate and Guidelines for Auditors annually. The Certificate should be fully completed and signed by the Auditors as to their findings along with their full report.

Accounts for presentation to AGM

1. Annual Accounts must show a Receipts and Payments Account together with a separate Balance Sheet using the Online Cashbook as provided by HQ.
2. A separate written report should be provided for any stock, including Regalia and equipment. Any account entries relating to future events should be identified onto the Online Cashbook.
3. An income and expenditure account must be provided for each Holiday Site and Large Event. The facility to set up such sub-accounts for each event is contained within the Online Cashbook provided. The detail of Holiday Site, including the HS number must be included.

Valuing stock and equipment

When stock is purchased it should be shown as a payment. Any sales of stock should be shown as a receipt, this is a vatable form of income. Treasurers may wish to report the value of stock held as a note within the Treasurer's written report.

Regalia purchased from HQ should be entered into the Interclub column as referenced later on pages 21/22.

To keep track of unit equipment, an inventory should be kept of all items owned by the Region/DA/Section/Section Area along with its current location.

Approval for purchase of equipment

The permission of the Region/Section National Treasurer is required before any large items of capital equipment are purchased, to avoid unsuitable items being acquired by a DA/Section Area.

Large items as described by Green Paper 2.3 - Capital Expenditure should also have consideration in relation to the total funds held by DA/Section Area. For example a DA/Section Area wishing to spend £200 on sound equipment when their total assets are only £250 needs careful consideration, whereas a DA with £8,000 wishing to spend £1,000 on a marquee should not cause a problem.

The purchase of road vehicles with engines is not allowed under any circumstances.

Members' Expenses

Members can be reimbursed for expenditure authorised and properly conducted on behalf of the Club. Members attending committee meetings may claim reimbursement for the cost of travelling and subsistence in line with the current expense claim guidelines.

Ref. Green Paper 2.2 vs 9 - Attached to the Green paper is the latest format of the Voluntary Officers expenses form which must be used for HMRC purpose. This is now available on the Voluntary Officers section of the Club website or in the later Appendices.

Please note: Locally produced DA/Section copies of Expense forms **will no longer be accepted** as they may NOT provide all the relevant information necessary to satisfy HMRC to allow the recovery of VAT on fuel/travel expenses - following the 2017 update of the Club Expenses and Benefits Policy.

Completing the Voluntary Officers Expense form:

- First complete all applicable information on the main copy of the Voluntary Officers Expense form including payee details and type of expense.
- If claiming travel expenses please complete form MCF1V
 - Please confirm claimant name
 - Vehicle details including registration number, engine capacity and fuel type
 - Journey details and if it is a return journey you can state RETURN and not complete a second line description – if over different dates please state the two dates.
 - Sign MCF1V
 - Transfer the 'Total claimed GDP' to the Voluntary Officers Expense form (main copy)
- The boxed area is for HQ/Treasurer use only to ensure the correct VAT is calculated according to the latest HMRC guidelines.
- Ensure that the expense form is signed by the correct authorised parties.
- Once processed all personal information and banking details (within the perforated marked areas) must be completely erased or destroyed to adhere to current GDPR policies.

VAT Guidance Notes

Affiliation to the Club

It should be noted that the Sections of the Club are **not affiliated**. Our professional advisors have confirmed H.M. Revenue & Custom's ruling that the Sections are controlled by the Club as detailed in their Constitution.

If Section Constitutions were structured differently the Sections would not be able to camp using the Club's exemptions granted by the DEFRA.

General Guidelines & Procedures

All chargeable activities of Club Units are subject to VAT at the appropriate rate.

In order for the Club to meet its obligations to H M Revenue and Customs it is vital that your cashbook and VAT summaries are accurate and up to date by the dates provided below.

1 January to 31 March	by	19th April
1 April to 30th June	by	19th July
1 July to 30th September	by	19th October
1 October to 31st December	by	24th January

The Club has to account for VAT using methods specially agreed with H.M. Revenue and Customs and annual adjustments have to be made as appropriate – therefore any contact with HMRC in relation to Club matters must be via HQ only.

H.M. Revenue & Customs regulations require all supporting documentation to be retained for a **statutory period of 6 years plus the current year**.

Headquarters/H.M. Revenue & Customs will require sight of supporting documentation on an ad hoc basis. Documents will be called for as required. After review they will be returned to the Unit for safekeeping.

In April of each year Headquarters will inform all units of their previous years VAT liability and ask them to settle the outstanding amount by either cheque or, preferably, be taken from the Unit's Headquarters Deposit Account. **Treasurers are requested not to forward VAT payments to Club Headquarters until requested to do so.**

ALL INCOME AND EXPENDITURE MUST BE RECORDED AS SUCH. UNDER NO CIRCUMSTANCES MUST TREASURERS RECORD NET RECEIPTS. For example if a Club event results in a sum of money being banked which is the equivalent of the net amount received e.g. takings £3,500.00, costs £3,000.00, and a banked surplus of £500.00, the Treasurer must ensure that £3,500.00 is entered on the Receipts Sheet, whilst £3,000.00 is to be entered on the Payments Sheet. Failure to carry out this instruction will result in a serious breach of H.M. Revenue & Customs regulations.

It is necessary for all Units to have a year-end date of the 31st December.

Most activities will be taxed at the current rate of 20.0%. To calculate the Tax payable on an Inclusive Price, **divide the price by 6**.

Inclusive Price	£12.00	Net Price	£10.00
Less: VAT fraction of 1/6	£ 2.00	VAT @20.0%	£2.00
	_____		_____
Net Price	£10.00	Inclusive Price	£12.00

If it is necessary to ascertain the VAT element of 5% rated items, usually bottled gas for domestic use, then the fraction to use is 1/21(divide by 21) of the Inclusive Amount.

Units will also be able to recover VAT charged to them by suppliers in respect of goods or services being used for taxable purposes, provided that a valid VAT receipt or VAT invoice has been obtained. Treasurers must be careful not to reclaim VAT relating to non - chargeable activities e.g. Raffle prizes or gifts (ref. page 16). **Any VAT incurred on the cost of raffle prizes cannot be reclaimed.**

Please direct any queries you may have to your **Regional or Section Treasurer**, preferably by **email**, who will then pass on your query, if necessary, to the Club Treasurer or Unit Support at Greenfields House.

DO NOT, UNDER ANY CIRCUMSTANCES, CONTACT YOUR LOCAL VAT OFFICE as the Club handles its VAT affairs through the Coventry VAT Office, who have full knowledge of the Club's circumstances.

Please note that VAT legislation is complex, and that these notes are intended to give the reader a simple outline only.

Vatable Income (Output Tax)

Below is a list of items which will require VAT to be paid at either the standard rate of 20.0%, equivalent to 1/6 of the Gross Income, or the reduced rate of 5%, equivalent to 1/21 of the Gross Income.

Examples of Taxable Supplies of Goods & Services at Standard Rate of 20.0%

- Visitors fees / Extra adults
- Holiday meets fees
- Meets fees including DA/Section Special Events (e.g. Volleyball Meet, Birthday Meets)
- Regalia
- Diaries, pencils & stationery
- Sweatshirts and other clothing
- Social gatherings, dinners, trips, visits (unless classed as a disbursement)
- Any social fee which is charged in addition to Meet fees
- Sale of Equipment
- Sponsorship Income
- All DA/Section fundraising events
 - e.g. coffee mornings/cake stalls including for CCY and CCJ
- Tuck shop sales
- Sales of food and beverages (inc. fundraising)
- Competitions and exhibition fees

Auctions
Electricity hookup
Surplus income from Club site meets (surplus only – remainder Interclub)
Advertising Income e.g. in magazines and newsletters from external sources.
(Do not include income from other Club units)

Examples of Reduced Rate Taxable Supplies of Goods & Services 5%

Bottled Gas for Domestic Use

Tax Invoices

There will be some Units who will be charging taxable Traders for goods and services.

Examples might include:

Advertisements in unit Newsletter/Programme
Sponsorship of an Event
Sales of old Equipment
Trade Space Rental at an Event

If the person buying the goods or service requests a Tax Invoice, there is a legal obligation on the Club to supply one. It is anticipated that very few invoices will be raised and Treasurers must note that once a Tax Invoice has been raised, a legal commitment to pay the VAT has been created. A credit note can only be raised in appropriate circumstances. It is anticipated that the majority of Unit income will be derived from persons who are not VAT registered.

It is important to note that while an Invoice is not supplied to individual members for payment of Meet fees, output VAT must still be paid.

If the value of the amount to be charged (including VAT) does not exceed £250.00 the unit can provide a VAT Invoice, which will enable the Trader to recover the VAT involved.

To do this, the Unit must produce an Invoice on headed Club notepaper ensuring that the Unit name and address is clearly shown. Also to be shown will be the Club's **VAT Registration Number 238 - 4588 - 29**, the date of supply, a description to identify the goods or services, the amount payable (including VAT), and the Rate of VAT (currently 20.0%) on taxable items. Please reference the appendices of this document for an example.

Where the supply of goods or services exceeds £250.00, a sequentially numbered invoice **must** be raised by Headquarters. Units must account for the VAT on the invoice.

It is recommended that, when requesting a payment from a Customer which is over £250.00, you make a prior written request confirming the amount required and making it clear that a VAT Invoice will be provided, if required by the Customer, or alternatively a Pro Forma Invoice can be sent which must be clearly marked " **This is not a Tax Invoice** ". Payment for any Invoice raised by HQ should be received directly by the Unit.

Fundraising and Charitable Collections

In most cases, the 'events' arranged by the Unit/DA/Section (who has a relationship with the supplier) are on behalf of its members and therefore output VAT should be declared.

Many Units raise money for charitable causes and if at an event a **collection** is made for a charitable cause, no VAT is payable on the donations received.

Please note; *The Club however, is not a Registered Charity and if an event is organised at a DA/Section event or meet for which the attendee receives goods or services, such as a Social event, buffet with a set price, cake stall or coffee morning with the profits going to charity, then the whole event becomes a taxable supply and VAT is payable. This is even the case for youth fundraising events such as CCY and CCJ.*

Non Vatable Income

Please note that in organising raffles, whilst no VAT is payable on the proceeds, VAT **must not** be reclaimed on any gifts or prizes purchased.

Examples of Non-Taxable Supplies of Goods & Services

Outside the Scope of VAT

Donations
Charity Collections
Inter Club (inc. Club sites)
Special Club Events
Temporary Membership fees
Raffle prizes or gifts

Zero Rated

Newsletters & Publications
Fixture Books
Children's Clothing

Exempt from VAT

Postage
Insurance
Bank & H Q Interest
Raffle and Gift proceeds.
Games of Chance
Licences/Theatre tickets (*must be Purchased by the Unit and passed on at no additional cost*)

Temporary membership fees collected at site, which are then forwarded to HQ usually in the form of a cheque to the Exempted Camping department, is a form of non-vatable income to be entered into the Interclub column on both the receipts and payments side of the cashbook.

Vatable Payments (input Tax)

Where VAT has been incurred in respect of a chargeable activity, the VAT that has been charged to the Unit by a Supplier is usually recoverable.

It will be necessary to have documentary proof that the Input Tax has been paid and this will require a VAT Invoice from the Supplier **made out to (or c/o) 'The Camping and Caravanning Club'** - **not an individual or District Association.** (See example on page 33)

For values **over £250** the following information **must** be shown on the invoice/receipt:

- Unique invoice number (sequential to previous one)
- Suppliers business name, address and valid VAT registration number ...contd. over
- Date of supply/tax point
- Date of issue (often the same date as date of supply)
- The Camping and Caravanning Club Ltd as the recipient of the goods or services.

- Description sufficient to identify the goods or services
- Quantity of each type of item
- Price per item - excluding VAT
- Total amount excluding VAT (net)
- Total amount of VAT
- Rate of any discount per item
- Rate of VAT charged per item – marked clearly with relevant symbol
- The total charge made including VAT- shown in sterling

Retailers such as newsagents, **supermarkets** etc. are not required to issue VAT invoices unless requested by a customer to do so. Where a VAT invoice is requested, a “simplified” or “modified” invoice may be issued, which can come in the form of a **till receipt** or printed invoice. This can be used to support the recovery of input tax in the same way as a full invoice as long as it holds all the required information shown below.

Modified VAT Invoices – Retail sales over £250+VAT. Similar to a full invoice except the VAT inclusive amount is printed on each description line (*rather than VAT exclusive values*) for each rated item (*S/R or L/R*). **All information points are required (1-13 shown above)**, but items below should be shown at the foot of the invoice.

- Total VAT inclusive value of the standard rated supply.
- Total VAT payable on those supplies.
- Total VAT exclusive value of the supplies.
- Total value of any zero rated or exempt supplies should be shown separately.

Simplified Invoices – Retail sales < £250 inc. VAT. Provided the VAT inclusive consideration for the goods or services does not exceed £250 inc. VAT, the supplier need only show on the same document:

- Unique sequential invoice number
- Suppliers name and address and VAT registration number
- Tax point/date of supply
- Description to identify the goods or services (marked as inc.VAT)
- Exempt/zero and VAT rated items clearly marked
- Total amount including VAT.

PLEASE NOTE: *irrespective of the amount, a VAT invoice where a name is stated has to be in the name of The Camping and Caravanning Club Ltd - Not the DA/Section or Voluntary Officer name.*

Do not assume all items detailed on invoices/receipts include VAT, even if a VAT number is given. Till receipts where VAT is clearly defined, with symbols such as ‘V’ or * may be acceptable. If further clarification of whether input VAT can be reclaimed please send a copy of the relevant Invoice to the Finance Dept. at Greenfields House, either scanned by email to treasurer.inbox@campingandcaravanningclub.co.uk or by post (*For further reference please visit pages 33-35*)

Non Vatable Payments

Where a Supplier of Land, Goods or Services cannot, or will not, provide a valid Tax Invoice, it will not be possible to reclaim VAT. This may have a significant effect on the profitability of the HS, Meet or Event.

You are advised that, when negotiating with a landowner, you ascertain his situation regarding VAT i.e. Will he supply a VAT Invoice? Check also the exact price being charged, does it include VAT or is VAT to be added to the price being quoted?

PLEASE NOTE: Do not assume VAT is included on all items detailed on invoices / receipts even if a VAT number is given.

Certain other suppliers will not be able to give you a valid VAT Invoice, either because they are not VAT registered or they are supplying goods or services which are exempt from VAT or are Zero Rated.

VAT cannot be reclaimed on activities that relate to non-chargeable activities e.g. raffles and games of chance. **VAT incurred on the cost of raffle prizes cannot be reclaimed.**

VAT cannot be reclaimed on any gifts or memorials. Examples of these are; Easter Eggs, flowers, plants, chocolates, bottles of wine.

Payment to **Club Sites** - please refer to Treasurer Guidelines page 20.

A 'Flat rate' scheme provided by HMRC to which suppliers/landowners can subscribe still requires them to apply Output VAT at Standard rate on all invoices for all services or supplies, irrespective of their agreed business HMRC 'flat' rate.

Common Transactions

Sponsorship of an Event

Monies received from a Sponsor will usually be vatable at the standard rate. Monies donated will be exempt from VAT. This will no doubt cause problems and the best way to decide whether monies received are vatable or not is to consider what the business or person donating the money gets in return.

If money is donated and the person donating it receives advertising i.e. their name appears at the event in a prominent form or a marquee is named after the sponsor or they get a write up in the program then the monies received must be treated as sponsorship.

If someone donates money to the Event and it is merely acknowledged in the program as a donation and no other form of advertising takes place, then it can be regarded as a donation and be exempt from VAT. H.M. Revenue and Customs will, however, look closely at gifts of money from business as very rarely do businesses give something away without seeking something in return.

Regional meets organised by D.A's/Section Areas.

The DA/Section Area will treat the event as its own, paying and reclaiming VAT as appropriate. The surplus can be paid to the Region/Section without accounting for VAT, as it is merely a transfer of funds within the VAT GROUP. This should be shown on the cashbook Payments worksheet in the Inter Club column which is non- vatable and in the Region/Section receiving the funds it should be entered in the Inter Club Column. If the Region/Section reimburses the DA/Section Area for a deficit, no VAT is due.

Cash Advances/Floats and Deposits

Permanent Floats

A “permanent float” advanced to a Club Officer to enable them to have sufficient funds to carry out their duties e.g. Newsletter Editor.

When first making this advance, this should be considered as a non-taxable payment, and should be shown as a Cash Float, with any balance returned to the Treasurer at the end of the financial year. When the Cash Float holder has spent approximately two thirds of the Float, they should submit to the Treasurer a list of the items purchased and the Treasurer can reimburse the Float holder up to the amount of the sum claimed. The items being reimbursed can be entered on the Payments Sheet under the appropriate column headings and any Input Tax can be reclaimed.

One-Off Floats

The second circumstance will be where a “one-off” advance is given to cover a specific event e.g. a Birthday Meet where a Steward is given a cash advance to cover any **unexpected expenditure**.

At the end of the Event the Steward must account to the Treasurer for the advance made and return any unused Float. It is essential that all Cash Floats are returned to the Treasurer at the year- end together with supporting documents and VAT receipts, where appropriate.

The original payment of the float should be considered as a non-taxable payment and should be shown as a Cash Float. After the Event has finished any unused part of the float should be treated as a non-taxable receipt and should be shown in an appropriate column on the Receipts Sheet. Whilst the amount that has been spent should be deducted from the original Float in the Float column on the Payments Sheet with the same amount being analysed under the appropriate expenditure headings. This exercise on the Payments Sheet is purely to re-analyse the payment made therefore, nothing will appear in columns 1 to 4.

Alternatively the total float issued can be repaid either as a negative amount on the Payment sheet, or as a positive amount on the Receipt sheet, in a separate column called “returned floats”. The expenses will then need to be analysed under the appropriate heading on the Payment sheet with any supporting documentation.

Social event Advances

If an advance is made to facilitate a future social/charity event then it can be treated in the same way as a deposit but the income from such an event must be clearly identifiable on the cashbook by both its description and whether vatable or non-vatable in order to allow any related input VAT.

Deposits Over Two Years

When a deposit is paid for an event that is only going to take place the following year the amount can be paid on the Payment Sheet under a column called deposits and be non-vatable.

The following year the deposit can then be entered onto the payment sheet under the heading deposits as a negative amount and treated as non-vatable while the total invoice amount is entered under the correct analysis column claiming the full amount of vat. (Check that it is the full amount of VAT stated on the invoice) These two amounts will then make up the cheque/cash total that is paid out.

Returned Cheques

If a payment cheque has been lost or is never likely to be presented to bank, a 'write back' can be entered on the **payment sheet** as a **negative amount** under the correct analysis column. If a cheque received in lieu of meet income is returned as 'insufficient funds' it can be reversed as a minus on current Receipt sheet Q1-Q4. A cheque not cashed by the end of the year but is likely to be presented during the next financial year should be entered onto the 'Enter previous years in transit manually' on the BankRecPay report sheet to allow the correct Bank reconciliation at the end of year and left as NO in the TranRecon column on the cashbook.

Supply of Gas

The supply of gas is an extremely complex area, therefore, the Units, which sell gas, should send a brief explanation to headquarters via their Region/Section Treasurer, identifying the situation regarding their individual circumstances. A reply will be forwarded as soon as possible. **The Club Treasurer recommends that Units should not supply gas to members.**

Magazines, Newsletters, etc...

Should an extra charge be made for posting magazines or newsletters, then that charge will be Vatable, even though the purchase of stamps is exempt, which means there is no VAT to recover. If however, your magazine charge is for example £1.00 regardless of whether it is posted or not, then there should be no VAT liability, but if you were to state that the charge is £1.00 for the magazine plus 25p for the postage, then the 25p becomes Vatable. Units who produce their own magazines should consider their situation carefully.

Additional Subscription or Admin Fee

Some units charge an additional subscription or an Admin Fee. Such fees are fully vatable. If however it is charged in order to receive a magazine then the proportion of the cost that relates to the magazine can be regarded as zero rated. **Please contact the Club Treasurer for advice on this matter.**

Donations in lieu of Camping Fees

Where a Unit is not charged by the landowner for the use of his camping field but he expects the Unit to make a donation to charity in lieu of fees, then VAT is still due on the site fees charged to members as they are receiving a supply. Therefore the full income must be entered onto the cashbook in the first instance.

Unit Meets on Club Sites and Camping in the Forest Sites

1. Where a meet takes place on a **C&C Club site**, the fees charged by the site drives the fee charged to the camper and will be Out of Scope of VAT when entered onto the cashbook. It is therefore entered as an **Interclub transaction** on **both the receipts and payments worksheets.**

If the DA/Section Committee choose to charge more than the basic Club Site fee the income should be subject to Standard Rate VAT.

2. Camping in the Forest sites fall within the umbrella of The Camping and Caravanning Club but, unlike Club Sites, they **do not share the same VAT Registration no.** Therefore Camping in the Forest sites must be treated as all other VAT registered landowners, in respect of VAT and any attributed meet income would be Standard Rated.

Income received from games of chance

Income received from games of chance e.g. Bingo etc. can be regarded as not being subject to VAT. Any equipment purchased in support of these activities cannot have Input VAT reclaimed.

Bring & Buy Sales

If a Unit runs a Bring & Buy Sale then VAT is chargeable on the proceeds taken, even if the proceeds of the sale are to be donated to charity.

Bar sales, catering, cake stalls and coffee mornings

Even in the event of fundraising, income raised on behalf of the DA/Section through the sale of food and drink, which is co-ordinated by the DA/Section members on site, is always Standard Rated as per guidelines page 16.

Theatre tickets, Coach tickets, Tour guide

If a member pays the Unit for a ticket and simply pays the face value of the ticket (plus any booking fee), this would be out of the scope of VAT, it would go through the cashbook to offset the purchase of the tickets, but no input VAT would be allowable on the payments for the tickets to the broker. Bus hire is a service provided to members and should be standard rated VAT income.

Pub meals/gatherings

When a 'kitty' is collected in advance, for example as a 'breakfast butty round' or a pub gathering and is handed over in its entirety, this is Out of Scope of the cashbook and input VAT cannot be reclaimed. If the gathering is booked by the DA/Section as a social event to include members, the usual VAT rules apply as per page 16 and should be recognised in the cashbook.

Club Chairman's Dinner

If the Unit pays for a member to attend the Club Chairman's Dinner there will be no Input VAT reclaimable. If however, the attendee attends the AGM on behalf of their Unit, then any VAT incurred on travelling to or from the event will be recoverable. The reason for the dinner not being allowed is because it is regarded as entertaining and hence not allowable.

Children's Clothing

The rules relating to this are somewhat complex; therefore if anyone has any difficulties in this matter, they should contact the Club's Unit Support team via their Region/Section Treasurer.

Youth Events

Income from CCY and CCJ fundraising events (except raffles and games of chance) are a form of Standard rate income and VAT is applicable. Only when transferred to Youth sub-accounts or between DA/Sections is the transaction Out of Scope of VAT.

Reclaiming VAT on Telephone Calls

Claims for private mobile phones used for company business is strictly regulated to ensure we are in line with HMRC regulations. If costs for business calls made on private contract, "Pay-as-you-go" or top-up mobile phones are claimed, the claims must be accompanied by an itemised bill clearly showing the call cost. The cost should only be claimed if it is an additional cost to any 'free minutes' contained in many contracts. Mobile phone Top up vouchers are not within the scope of VAT.

Donating Equipment to Charities

If a Unit purchases equipment to donate to a Charity it is not possible to recover any Input Tax on that purchase, even if you obtain a valid VAT invoice. The reason for this is that the expenditure is not for the purpose of your business. It may be more beneficial to the Charity to give them your donation and for them to purchase the equipment themselves, as they may be able to obtain special VAT relief. You are advised to contact the Charity directly to discuss this point.

Regalia

VAT Legislation does not allow for businesses operating under the same VAT registration to charge and reclaim VAT on transactions carried out between them. To overcome this problem, all Regalia sales to Units by Headquarters will be charged net of the "VAT inclusive selling price" and is required to be entered by the Unit as a payment in the Interclub column on the cashbook. Similarly any Unit selling Regalia to any other Club Unit should charge a price net of VAT. The Unit which sells the item to the member has to charge the VAT and set the rate accordingly on the Receipts worksheet.

The selling Unit e.g. DA, will be responsible for accounting for the VAT on selling Regalia and Regalia sales must be entered in a separate vatable column in the Receipts Sheet. If the Unit purchases its own Regalia directly from Suppliers i.e. sweatshirts, pencils and pennons, they should then obtain VAT Invoices in order that any VAT can be reclaimed. Headquarters cannot charge VAT on a sale to another unit within a VAT Group, therefore, Headquarters will sell the item to the unit at 75% of the VAT Inclusive Price.

Example:

Unit sells to member	£10.00
Less: VAT (/6)	(1.66)
Net Price	<u>£8.34</u>
Cost charged by HQ (75%)	(7.50)
Surplus for DA/Section	£0.84

Inter Club transactions

Inter Club is for items of income or expenditure to be recorded between different sections of the Club where there will be either a profit or loss or no opposite balancing entry. e.g. A DA may purchase regalia from the Region this should be recorded in the Inter Club column. The DA will then sell the regalia to a member at a profit. This should be recorded in a column headed Regalia and VAT will be charged on that income at 20%.

C&C Club Special Events - NFOL, Goose Fair, FICC Youth rally ONLY

On the Receipts and the Payments sheets, there is a column headed Club Special Events. This column is to be used for monies collected by the Unit for payment to another part of the Club. As VAT will be paid on the monies received by the Unit organising the Event, VAT must not be calculated on the Receipts and Payment sheets. The two columns should be thought of as "in" and "out" accounts and they should both balance out at the end of the Financial Year. If, however, money has been collected and not paid over at the end of the year, it will remain in the books of the Unit and should be highlighted in a written report.

Club Cashbook

All Unit Treasurers **must** use the layout of the standard Online Cashbook. It should be noted that the standard Online Cashbook is only issued online from the Finance Department at Club Headquarters.

A copy of the Online cashbook will be sent in the form of a link, via email, using a unique Google address provided by Unit Support by the first week of the Financial year or once the incoming Treasurer has formally taken up their position. To allow Unit Support to do this they must receive a current Treasurer Details form for DA/Section.

It is important that reference is made to the Online Cashbook Workbook instructions that accompany the email with the link as these are updated annually with any necessary updates. A brief outline is summarised below;

Receipts (Output Tax):

Columns 1, 2, and 3 HQ will input the previous year-end balances from the cashbook respectively into the balance brought forward row, once the final Q4 VAT figures have been finalized, from the previous year's Online cashbook. These balances are found on the previous year's Q4 VAT Summary - Total Monies Analysis.

Treasurer the enter monies received in cash in the CASH column and cheques in the BANK column. Voucher numbers and meet information is recommended on input for audit trail purposes

Column 4 The total will represent the total cash and Bank resources available to your unit at the end of the previous Financial Year

Column 5 (the sum of columns 1 to 3) is automatically entered into the Y/E Balance B/F for you. This column will not change until the start of your next financial year. The adjacent '**VAT liability brought forward from previous year**' figure is also entered by HQ. The column will have no further entries throughout the year and this figure is also shown on the Balance Sheet as a liability. This sum will be requested from Treasurers, by letter, prior to the 31st May deadline and will be reduced from the Balance Sheet once settled.

Columns 6 to 23 are analysis columns and each line should always balance back to the total in column 4.

Larger units will find that they do not have enough columns; therefore the cashbook has the facility of sub-accounts (found at the bottom of Receipts Q1 worksheet which provide further analysis and can ideally be used for Special meets and THS's or just items Treasurers wish to analyse further .

The VAT rate must be set in Q1 on the Receipts worksheet to ensure the correct amount of VAT is paid on any income.

CONTRA column is used for transfers between Cash and Bank & Bank and HQ Deposit A/C and vice versa. The two Contra Columns on both receipts and payment sheets should always be equal to each other. Guidance on how to use this column efficiently is in the Online workbook instructions page 15.

Column 7 - Interclub is to be used for items that may be purchased or sold to other Club units e.g. regalia, or for payment or receipts between other Club units within the same VAT group. It also can be used for entry of HQ deposit account interest received or VAT Audit adjustments. It is a non-vatable column.

Column 8 - Club Special events is to be used to record income that has been collected by the Unit for direct re-payment to another part of the Club, for participating in their event e.g. monies collected for the **NFOL, Goose Fair, FICC Youth**. The payment Club Special Events should balance to the receipts Club Special Events as monies collected for these events are passed on to either HQ, Region or Section. **This column should balance to zero at the end of the financial year or will be shown in the report as a cost in the following year.**

There is no column provided to show VAT on the Receipts worksheet, as this is auto-calculated directly at the bottom of each analysis column. **You should note that you MUST select the VAT rates on the Quarter 1 Receipts sheet for correct VAT calculation on all income.**

The Unit's actual cash in hand, cashbook bank balance and funds deposited at Headquarters are auto-populated from the receipts and payments worksheets and are shown on the bottom of the **Quarterly VAT summary** as the 'Total Monies Analysis'. The Cashbook bank balance may not be the same as the Bank Statement balance due to unrepresented cheques and/or outstanding bank deposits, not yet seen on the bank statement.

Payments (Input Tax) :

Columns 1, 2, or 3 The gross amount of each payment made should be entered. There is space for the cheque and voucher number to be entered for audit trail purposes. If the payment is made by cheque it is entered in the Bank column, payments by Cash will be entered in the Cash column. Payments from a Headquarters Deposit Account will be entered in the Headquarters Deposit column.

Columns 5 to 25 are to be used to analyse the total in **column 4**, and should always balance to **column 4 or a red warning will appear.**

CONTRA column / Interclub / Club Special Events have the same function as on the receipts worksheet and it noted that the CONTRA and Club Special Events should also balance to the receipts worksheet as per the note on page 22.

Receipts refund. This column is to be used for refunds made to members for events organised by the unit e.g. a refund to a member who, through illness, was not able to take up a prepaid booking. Enter the full amount of the refund in the column. The VAT due on the refund will auto-calculate and refunds will be deducted from the gross receipts.

Column 9 - Payment of the previous year's VAT liability VAT liability credits are still entered onto the payments worksheet as a negative figure. This column is **not** used for Audit Adjustments.

Column 10 - Recoverable VAT which must be supported by a valid VAT Invoice.

Columns 11 - 25 analysis Net value of expenses, after any recoverable VAT has been deducted, is to be entered. Please give careful thought to the column headings. Owing to the diverse size and range of activities undertaken by Club Units, it is difficult to specify what should be used. The following headings, however, might be used:

- Administration
- HS Costs (treat each HS separately) – or use Online cashbook sub-accounts
- Club Meets
- Social Meetings
- Raffle Prizes
- Charitable Donations
- Equipment Purchases
- Regalia
- Magazine Costs

Please do not include vatable and non-vatable items together in the one column for e.g. Stationery and postage

The Club encourages that any device used to access the Club Online cashbook is fully supported by a recommended security software package which is regularly updated to help prevent any fraudulent activity

HQ Deposit account transfers

As per Green Paper 2.20 the Club is keen to encourage Units to Transfer their surplus cash to a central location, rather than hold large sums of money locally, by providing a competitive interest rate.

As a guideline a minimum requirement is to hold 55% of total monies in your HQ deposit account, maintaining a maximum of 45% of total monies in your local bank account. For those units holding less than £2,000 the guideline can be disregarded.

All funds deposited at HQ are available to the Region/DA/Section within 10 days.

The necessary forms to make any transfers between your local and HQ account are available from the Unit Support team by email at; treasurer.inbox@campingandcaravanningclub.co.uk

Copies are also available in the Appendices section of these Guidelines pages 36/37.

Setting Your Meet Fees and Calculating V.A.T

The first thing you need to do when setting Meet fees is to establish a price from the landowner and query if they are VAT registered or not. Once you have a cost from the landowner you can establish how much you want to charge the campers.

1. Landowner not registered for VAT - e.g. John Smith is willing to charge you £5 per unit for the weekend. John Smith is not VAT registered.

Scenario A

Your committee does not wish to make a surplus on the Meet.

Charge from landowner £5.00

You must charge £5 plus VAT per unit per w/end

VAT Formula (20%): $\frac{£5.00}{100} \times 20 = £1.00$ VAT on £5.00 is £1.00.

Therefore a charge to campers is £6.00 to break even.

Meet Summary

Site Fee collected from camper	£6.00
Less fee to landowner	(£5.00)
Less output VAT(owed to HMRC by Region/DA, Section/Area	(£1.00)
Surplus/Loss raised at Meet per unit	<u>£0.00</u>

Scenario B

Your committee had decided to add an additional £1.00 to the landowners charge to make a surplus on the Meet to raise cash for equipment needed by the Region/DA, Section/Area.

Charge from landowner £5.00

You must charge the camper £5 plus the £1.00 and
VAT must be calculated on the total fee charged.

VAT Formula (20%): $\frac{£6.00}{100} \times 20 = £1.20$ VAT on £6.00 is £1.20.

Therefore the charge to the camper is now £7.20 (£5 + £1 +VAT £1.20)

Meet Summary

Site Fee collected from camper	£7.20
Less fee to landowner	(£5.00)
Less output VAT (owed to HMRC by Region/DA, Section/Area	(£1.20)
Surplus/Loss raised at Meet per unit	<u>£1.00</u>

2. Landowner is VAT registered – e.g. You have arranged to camp on the local Rugby Ground and they are VAT registered, the manager has assured you that they will supply you with a correct VAT invoice.

Scenario C

Your committee has agreed not to make a surplus on the Meet

Charge from landowner is inclusive of VAT £5.40

VAT Formula (20%): $\frac{£5.40}{6} = 90\text{p}$ VAT included in price (Net price £4.50)

Therefore the charge to the camper is £4.50 + 90p VAT

You must charge £5.40 pence to break even on the Meet

Meet Summary

Site Fee collected from camper	£5.40
Less fee to landowner	(£5.40)
Less output VAT (owed to HMRC by Region/DA, Section/Area)	(£0.90)
Plus input VAT you can reclaim from HMRC later (with valid invoice)	0.90
Surplus/Loss raised at Meet per unit	<u>£0.00</u>

Scenario D

Your committee had decided to add an additional £1.00 to the landowners charge to make a surplus on the Meet to raise cash for equipment needed by the Region/DA, Section/Area.

Charge from landowner is inclusive of VAT £5.40 = 90p VAT net £4.50
(as in Scenario 3)

You must charge the camper £4.50 (net price) plus £1.00

Vat must be calculated on the total fee of £5.50 charged.

VAT Formula (20%): $\frac{£5.50}{100} \times 20 = £1.10$ VAT on £5.50 is £1.10.

Therefore the charge to the camper is now £6.60 (£4.50 + £1 + VAT £1.10)

Meet Summary

Site Fee collected from camper	£6.60
Less fee to landowner	(£5.40)
Less output VAT (owed to HMRC by Region/DA, Section/Area)	(£1.10)
Plus input VAT you can reclaim from HMRC later (with valid invoice)	0.90
Surplus/Loss raised at Meet per unit	<u>£1.00</u>

Vat can only be reclaimed if you have a valid VAT invoice, details of what is required on a VAT invoice are on the back of the Club's approved Meet Sheet and in the appropriate section of the Treasurers Guidelines.

Obtaining a VAT registration number from a landowner is not enough for you to reclaim VAT paid.

The fees you are going to charge should be established before the Meet takes place and recorded onto the Meet Sheet. This will allow the individual fee can be reconciled to the total income taken from the Meet sheet and entered onto the cashbook. A standard Meet Sheet can be obtained on application from the Unit Support team at HQ.

There is no requirement to record any VAT on the Meet sheet. This just makes things more complicated not only for the Treasurer but also for the Finance Department.

All that is required is to record the fee charged to the camper on their attendance at the Meet along with any petty cash expenses made on the day. VAT will then be auto-calculated from the entries made by the Treasurer onto the Online cashbook, from the total site fees charged to members.

It is recognised that it can be very difficult to obtain a VAT invoice from a landowner for a variety of reasons. In these cases it is always best practice to assume that you cannot reclaim any VAT and you can use the instructions in Scenarios 1 and 2 to establish your Meet fees.

3. When a meet takes place at a C&C Club Site – an Interclub transaction

Scenario E

A site fees is agreed with the Club Site which shares the same VAT registration number. This drives the charge to Campers and will be an Interclub transaction which is Out of Scope of VAT.

Camping in the Forest sites do not fall within this category as they do not share the same VAT Registration no. as the Club.

C&C Club site fee (inc.VAT) £5.40x10 campers = £54.00 – **Interclub payment O/S**

DA/ Section Site charge to camp £5.40 x 10 campers = £54.00 - **Interclub recpt O/S**

Any other 'administration fee' and fundraising **should** be recorded into alternative respective S/R VAT columns. Raffles and Donations O/S.

The Club Site correctly pay Output VAT to HMRC due on the income received from DA/Section (Interclub) meets at site. The DA/Section **must enter the site fee transaction as an Interclub Receipt and Interclub Payment with no Recoverable VAT** even if the VAT registration no. is showing on the invoice provided by site.

Appendices

A: e.g. C&CC Sale of Goods VAT Invoice for less than £250.00

The Camping & Caravanning Club Limited

ABC District Association

ABC DA
Anytown

Date

To: Sales Director
XYZ Caravans Ltd
Anytown

£

For Advertisement in Spring Newsletter

60.00

=====

The above includes VAT at 20%

Please make your remittance to ABC DA, The Camping & Caravanning Club, and send it to J.Bloggs, 15 Long Street, and Anytown.

VAT Registration No. 238 - 4588 - 29

B: e.g. C&CC Letter for Sale of Goods over £250.00

Sales Director
XYZ Caravans Ltd
Anytown

Date

Dear Sir,

Advertisement in ABC Newsletter

Thank you for your kind offer of taking a full-page advertisement in our Spring Newsletter.

The price will be £320 plus VAT of £64. We look forward to receiving details of your advertisement and your cheque for £384.00.

Please let us know if you require a VAT Invoice and I will arrange for our Club Headquarters to send you one on receipt of your payment.

Yours Sincerely

C: e.g. C&CC Pro Forma Invoice for Sale of Goods over £250

Pro Forma Invoice

The Camping & Caravanning Club Limited

ABC DA
Anytown

To:
Sales Director
XYZ Caravans Ltd
Anytown

Date

For Advertisement in Spring Newsletter	£ 320.00
VAT at 20%	64.00

	384.00
	=====

Please make your remittance out to ABC DA. The Camping & Caravanning Club and send it to J Bloggs, 15 Long Street, Anytown.

If you require a VAT Invoice please tick the box

THIS IS NOT A TAX INVOICE

D: e.g. C&CC Invoice Request Form

Invoice Request form

To: Accounts Department
Camping & Caravanning Club
Greenfields House
Westwood Way
Coventry
CV4 8JH

From:
(Region/DA/Section/Section Area)

Code.....

Date.....

Please raise an Invoice to:

.....
.....

Description of Goods or Services

.....
.....

Price

VAT at 20.%

Total Value

Please make cheque payable to:

Please remit to: name of Unit

At (address)
.....
.....

If paid in full or partly paid please show payment made.....

Invoice to be sent out direct by Headquarters

Invoice to be returned to Region/DA/Section

* Tick box as required

E: e.g. VAT Invoice from Landowner/Supplier for Goods/Services received by DA/Section

A DA/Section must never produce an invoice on behalf of a supplier.

The example below is purely for REFERENCE PURPOSE only - to ensure all information required by HMRC is showing on invoices provided, to allow the recovery of VAT.

Invoice Number: 456789

Customers Name: The Camping and Caravanning Club Ltd
Address: C/O The Treasurer of XXXX Region

Company address
The Skip Company
Rubbish Lane
Trash Town
Tel: 024 7947 5316

Date xxxxxxxxxx

Quantity	Description	Unit Price	TOTAL
20	Collection and disposal of rubbish at farm	£37.50	£750.00
		Total (Net)	£750.00
		VAT @ 20%	£150.00
		Total Gross	£900.00

VAT Registration Number 987 6543 24

F: Actual Supplier Till Receipt / Modified Invoice examples

It is always recommended that a **VAT receipt is requested** in the first instance from the supermarket/supplier, in the name of **The Camping and Caravanning Club**, to ensure that VAT is allowable. If a modified receipt is provided it must show the required information as shown on pages 16/17 Treasure guidelines.

Till receipts under £250 including VAT (form of simplified invoice)



Vatable items are often shown by symbol such as a 'V' 'B' asterix * depending on the supermarket. Others may be a till code. If unsure please reference online to check for each supplier. Non-vatable items must be distinguishable.

The VAT breakdown may be shown separately at the bottom of the receipt if not with description

The company VAT registration number must be shown - but can sometimes be printed on the reverse of the receipt.



If the customer name is printed anywhere on the receipt it must be in the name of The Camping and Caravanning Club and any personal name must show 'c/o Camping & Caravanning Club' No handwritten additions to printed invoices/receipts allowed

The purchased item must be clearly recognised to include VAT. **If there is any doubt whether VAT is included (especially if it exceeds the value of £250.00) - the input VAT will not be allowable.**



Till receipts over £250.00 (form of modified invoice)

Some well-known supermarkets provide till receipts for items over £250.00 in value, which are not VAT receipts and do not provide all the required information specified by HMRC (ref. pages 16/17).

The receipt on the left is not a valid VAT receipt and is not allowable for input VAT. The value is greater than £250 and therefore must show the following points:

- 1.Unique invoice number
- 2.Suppliers business name, address and VAT registration number
- 3.Date of supply/tax point
- 4.Date of issue (often as above)
- 5.The Camping & Caravanning Club Ltd as the recipient of the goods/services
- 6.Description sufficient to identify the goods or services
- 7.Quantity of each type of item
- 8.Price per item - excluding VAT
- 9.Total amount excluding VAT (net)
- 10.Total amount of VAT
- 11.Rate of any discount per item
- 12.Rate of VAT charged per item

– if item is Exempt/Zero-rated it must be clear no VAT on these items

- 13.The total charge made including VAT- shown in sterling

The receipt on the right will have been requested at the till and is an example of a **valid VAT receipt** provided by the company. It has a personal name attributed but it is **c/o The Camping and Caravanning Club** and is therefore allowable to claim the input VAT showing on the receipt.


Please note: If a printed modified invoice has been returned due to the incorrect name or other details having been applied - a new printed replacement copy of the invoice with the correct details will only be accepted for VAT purpose.

No manual/hand written alterations are allowable on printed invoices.









G: HQ Deposit account to local account - Transfer form

The Camping and Caravanning Club (Limited by Guarantee)

Address: Greenfields House, Westwood Way, Coventry CV4 8JH

Tel: 0845 130 7631 Fax: (024) 7647 5417

Web: www.campingandcaravanningclub.co.uk



TO; The Camping and Caravanning Club Ltd
Unit Support Team
Greenfields House
Westwood Way
Coventry
CV4 8JH

Date:.....

HQ DEPOSIT ACCOUNT REPAYMENT REQUEST

THE..... REGION/DA/SECTION

HEREBY REQUEST PAYMENT OF THE SUM OF £.....

(WORDS).....POUNDS

FROM THEIR HQ DEPOSIT ACCOUNT NUMBER-2400-00
(Site number)

This amount is to be transferred by bacs to our bank account as per the following details:

NAME OF BANK

ADDRESS

ACCOUNT NAME

ACCOUNT NUMBER

SORT CODE

NAME IN BLOCK CAPITALS

SIGNATURE OF TREASURER

Confirmation of receipt and transfer will be issued by email to address held by HQ

FOR ACCOUNTS USE ONLY:

PAYMENT REQUEST CHECKED AND AUTHORISED:.....

DATE:.....

Registered Office: Greenfields House, Westwood Way, Coventry CV4 8JH

Company Registration No: 445520 England (Founded 1901)

The Friendly Club

Patron: H.R.H. The Prince Philip, Duke of Edinburgh, KG, KT, OM

President: Julia Bradbury

Director General: Robert Loudon MBE

H: Cheque deposit to HQ deposit account

The Camping and Caravanning Club (Limited by Guarantee)

Address: Greenfields House, Westwood Way, Coventry CV4 8JH

Tel: 0845 130 7631 **Fax:** (024) 7647 5417

Web: www.campingandcaravanningclub.co.uk



TO; The Camping and Caravanning Club Ltd.
The Unit Support Team
Greenfields House
Westwood Way
Coventry
CV4 8JH

Date:.....

CHEQUE DEPOSIT TO HQ DEPOSIT A/C made out to 'The Camping & Caravanning Club Ltd'

REGION/DA/SECTION

HQ DEPOSIT ACCOUNT NUMBER-2400-00
(Site number)

HEREBY REQUEST DEPOSIT OF THE SUM OF £ (CHEQUE ENCLOSED)

(WORDS).....POUNDS

TO OUR HQ DEPOSIT ACCOUNT

NAME IN BLOCK CAPITALS

SIGNATURE OF TREASURER

Confirmation of receipt of cheque and deposit will be issued by email to address held by HQ

Registered Office: Greenfields House, Westwood Way, Coventry CV4 8JH

Company Registration No.: 445520 England (Founded 1901)

The Friendly Club


Patron: H.R.H. The Prince Philip, Duke of Edinburgh, KG, KT, OM

President: David Bellamy OBE, PhD, FLS, FIBiol

Director General: R.C. Loudon

I: Voluntary Officers Expenses form including Travel MCF1V

If you wish to reclaim VAT on behalf of your DA/Section locally formatted expense forms are no longer valid as they may not provide all the information required by HMRC. Please use both forms provided below, pages38/39

	THE CAMPING AND CARAVANNING CLUB	Page 1
VOLUNTARY OFFICERS EXPENSES CLAIMFORM		
The Club will refund expenses ACTUALLY AND NECESSARILY INCURRED in the course of conducting Club business. Reasonable economy should be observed to keep costs to a minimum.		
DETAILS OF CLAIM		
MILEAGE ALLOWANCE PAYMENTS	Tick to confirm	
A Mileage claim Form MCF1V must be completed and attached	<input type="checkbox"/>	Gross Totals
Fuel receipts dated on/up to 31 days prior to travel must be attached	<input type="checkbox"/>	
TOTAL FUEL EXPENSE AS PER MCF 1V		VAT
PUBLIC TRANSPORT & TAXIS		Net
MEALS		
OTHER EXPENDITURE		
TOTAL AMOUNT OF EXPENSES CLAIM		
Date of Claim	V/O NAME	V/O Signature
	Authorised by:	2nd Authorised Signature <i>(Online banking only)</i>
	Date authorised:	<i>Treasurer: For GDPR purposes please remove or black out dotted area below once details are taken</i>
<p>USE OF OWN VEHICLE: The Inland Revenue lower Approved Mileage Allowance Payment may be claimed (in line with current Green Paper). Fuel receipts are required and must be attached and dated on or up to 31 days prior to date of travel. Engine size and fuel type is required to claim VAT allowance. A Mileage Claim Form (MCF1V) must be completed and attached to validate your claim.</p> <p>PUBLIC TRANSPORT: Cost of standard fares may be reclaimed with receipt/ticket.</p> <p>MEAL ALLOWANCE: Members that are away from home for long periods, and where refreshments are not provided by the Club during that period, may claim for the cost of a basic meal at a moderate cost outlet, motorway service station or similar. VAT receipts are required, where possible, and excessive claims will be refused. Claims for meals should only be on the basis of it being necessary to eat while on Club business. Meals should be for one person only unless it is a requirement that partners are in attendance.</p> <p>ACCOMMODATION: Overnight accommodation should only be necessary where travelling to and from a destination in one day is unrealistic. The Treasurer should be consulted before arranging accommodation.</p> <p>PAYMENT: It is preferable that payment is made direct to a bank account. A remittance advice confirming payment will be sent separately. Payment will be by cheque if no bank details are provided.</p>		<p>V/O ADDRESS:</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>.....</p> <p>POSTCODE:</p> <p>.....</p> <p>.....</p> <p>BANK DETAILS</p> <p>BANK NAME:</p> <p>.....</p> <p>BRANCH:</p> <p>.....</p> <p>ACCOUNT NAME:</p> <p>.....</p> <p>ACCOUNT NO:</p> <p>.....</p> <p>SORT CODE:</p> <p>.....</p>
<i>Expense claim forms - Voluntary officers Section of The Camping & Caravanning Club website.</i>		

Mileage Claim Form

MCF 1V

To be used by Voluntary Officers

Claimant Details : <i>(please print all details)</i>						
Surname		First Name (s)				
Vehicle & Mileage Details: <i>(please print all details)</i>						
Vehicle Reg. No.		Engine cc			Fuel Type - Please Tick	
					Diesel	Petrol
					<input type="checkbox"/>	<input type="checkbox"/>
					LPG	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
Details of Journey						
Date	Return Y/N		Details: <i>(Please give full details of location, organisation or specific person visited)</i>	Start Postcode	Dest. Postcode	No. of Miles
Notes		<p>*A single VAT fuel receipt, dated no more than 31 days prior to the date of the specific journeys undertaken, can be used, providing the receipt covers all journey dates (outbound and inbound) included in the claim and the total cost of the fuel used.</p> <p>*If a valid, original VAT fuel receipt does not support a period of mileage claims, the VAT claim will be rejected.</p>				
		Total no. miles				
		Pence per mile claimed				
		TOTAL MILEAGE CLAIMED (GDP):				
		Date:			APPROVAL INFORMATION <i>I confirm the above expenditure was incurred by me on Club business:</i>	
					Vol. Officer Sign	
		Date:			Authoriser signature	
					Printed name: Authoriser	
		<p>*Please remember to attach fuel receipt and complete the MCF 1V totals onto the supporting Voluntary Officers Expense form</p>				